

WE CLAIM:

1. A method for collecting a debt comprising the steps of:  
retaining a debt collector to collect a debt owed by a debtor  
to a creditor;

said debt collector agreeing to take steps to attempt to  
collect said debt from said debtor in exchange for a fixed fee  
payment from said creditor;

wherein payment of said fixed fee payment is independent of  
whether said debt collector is successful in collecting said debt  
from said debtor; and

said debt collector attempting to collect said debt from said  
debtor.

2. The method of Claim 1 wherein said steps include the  
sending of a demand letter to said debtor.

3. The method of Claim 2 wherein said steps include the  
filing of a lawsuit against said debtor to collect said debt.

4. The method of Claim 3 wherein said steps include the  
conduct of pre-trial activities in support of said lawsuit.

5. The method of Claim 4 wherein said steps include the  
conduct of a trial in support of said lawsuit.

6. The method of Claim 5 wherein said steps include the  
enforcement of a judgment obtained as a result of said lawsuit.

7. The method of Claim 2 further comprising the step of  
sending said demand letter to said debtor.

8. The method of Claim 7 wherein said demand letter informs said debtor that said lawsuit will be filed if said debt is not paid within a specified period of time.

9. The method of Claim 8 further comprising the step of filing said lawsuit against said debtor after expiration of said specified period of time.

10. The method of Claim 3 further comprising the step of sending said demand letter to said debtor.

11. The method of Claim 10 wherein said demand letter informs said debtor that said lawsuit will be filed if said debt is not paid within a specified period of time.

12. The method of Claim 11 further comprising the step of filing said lawsuit against said debtor after expiration of said specified period of time.

13. The method of Claim 4 further comprising the step of sending said demand letter to said debtor.

14. The method of Claim 13 wherein said demand letter informs said debtor that said lawsuit will be filed if said debt is not paid within a specified period of time.

15. The method of Claim 14 further comprising the step of filing said lawsuit against said debtor after expiration of said specified period of time.

16. The method of Claim 15 further comprising the step of conducting said pre-trial activities in support of said lawsuit.

17. The method of Claim 16 wherein said steps further include conduct of said trial and further comprising the step of conducting said trial.

18. The method of Claim 17 wherein said steps further include enforcement of a judgment obtained following said trial and further comprising the step of enforcing said judgment.

19. A method for collecting a debt comprising the steps of:  
retaining a debt collector to collect a debt owed by a debtor to a creditor;

said debt collector agreeing to take steps to attempt to collect said debt from said debtor in exchange for a fixed fee payment from said creditor;

wherein said steps include each of the sending of a demand letter to said debtor, the filing of a lawsuit against said debtor to collect said debt, the conduct of pre-trial activities in support of said lawsuit, and the conduct of a trial in support of said lawsuit;

wherein payment of said fixed fee payment is independent of whether said debt collector is successful in collecting said debt from said debtor; and

said debt collector attempting to collect said debt from said debtor by taking at least one of said steps.